

# BENDETT & McHUGH

## ATTORNEYS AT LAW

August 29, 2019

### EXHIBIT E

Selby W. Landmann  
221 Hunts Meadow Road  
Whitefield, ME 04353

RE: 221 Hunts Meadow Road, Whitefield, Maine

Dear Sir/Madam:

This firm is legal counsel to Government National Mortgage Association, the current mortgagee ("Mortgagee") of the mortgage from Selby W. Landmann to Mortgage Electronic Registration Systems, Inc., as nominee for Camden National Bank (the "Mortgage"), encumbering certain real property and improvements thereon located at 221 Hunts Meadow Road, Whitefield, Maine (the "Property"). Said Property is the collateral for the Mortgage and related promissory note (the "Note" and all other documents executed in connection therewith, the "Loan Documents").

Please be advised that the Note is in default for breach of the conditions contained in the Loan Documents, including without limitation, the failure to make monthly payments due under the Note.

As of August 29, 2019, the full amount past due is \$23,178.44 (the "Cure Amount"). Pursuant to 14 M.R.S.A. § 6111, the Loan Documents, and/or the Maine Consumer Credit Code, you have a right to cure the default by paying the full Cure Amount on or before October 10, 2019 (the "Cure Date").

**Please be advised only certified funds will be accepted.** Please make the check payable to: Ditech Financial LLC, the servicer of the Mortgage and mail your payment to:

Bendett & McHugh  
ATTN: Rebecca Rollo  
270 Farmington, Ave., Suite 151  
Farmington, CT 06032

An itemization of the Cure Amount, including the past due amounts, as well as fees, costs, and all charges required to cure the default is attached to this letter. The total amount needed to cure the default set forth in this letter does not include any amounts that become due after the date of this letter. Any amounts that become due after the date of this letter do not impact the amount needed to cure the default pursuant to this letter. The Lender may also be entitled to all reasonable costs, expenses and fees incurred by the Lender in pursuing its remedies including, but not limited to, reasonable attorney's fees.

As of August 29, 2019, the Mortgage secures the amount of \$157,979.51.

**If you do not correct the default by the date stated in this notice, acceleration of the sums secured by the Mortgage may result and, immediate payment in full may be required. Thereafter, foreclosure by judicial proceeding and sale of the property may occur at which sale the Mortgagee or another person may acquire the property by means of foreclosure and sale.**

If you meet certain conditions set forth in the Mortgage, you will have the right to reinstate after acceleration and will have the right to have the enforcement of the Mortgage discontinued and to have the Note and Mortgage remain fully effective as if immediate payment in full had never been required.

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Mortgage, and to assert in the foreclosure proceeding the non-existence of a default and to present any defenses that you may have, including without limitation, defenses to acceleration and foreclosure.

You may have options available other than foreclosure. You may discuss available options with the Mortgagee, the mortgage servicer, or a counselor approved by the United States Department of Housing and Urban Development ("HUD") (see attached list of agencies approved by HUD to assist mortgagors in the State to avoid foreclosure). Additional information may be found at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>. You are encouraged to explore available options prior to the Cure Date.

The contact information for person(s) having authority to modify the loan is:

**Ditech Financial LLC, Attn: Collection Department, P.O. Box 6172, Rapid City, SD 57709  
(800-643-0202)**

Where mediation is available under state law (14 M.R.S.A. §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

**NOTICE:**

**THE LAW FIRM OF BENDETT AND MCHUGH, PC IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY WHICH DISCHARGED THIS DEBT, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.**

Sincerely,

*Peter R. Andrinias*

Peter R. Andrinias, Esq.

SENT VIA FIRST CLASS CERTIFICATED, POSTAGE PREPAID

### Itemization of Cure Amount

#### *A. Past Due Monthly Mortgage Amounts Causing The Loan To Be In Default:*

|                            |             |
|----------------------------|-------------|
| Total Monthly Payments Due | \$21,113.91 |
|----------------------------|-------------|

13 months @ \$1,006.03

8 months @ \$1,004.44

#### *B. Other Amounts Causing The Loan To Be In Default:*

|  |        |
|--|--------|
| Tax Payments Due For Non-Escrowed Loan | \$0.00 |
|--|--------|

|  |        |
|--|--------|
| Insurance Premiums Due for Non-Escrowed Loan | \$0.00 |
|--|--------|

|                 |        |
|-----------------|--------|
| Other (Specify) | \$0.00 |
|-----------------|--------|

#### *C. Itemization Of Other Charges That Must Be Paid To Cure The Default:*

|                 |          |
|-----------------|----------|
| Attorney's Fees | \$865.00 |
|-----------------|----------|

|                  |          |
|------------------|----------|
| Late Charges Due | \$662.53 |
|------------------|----------|

|                         |          |
|-------------------------|----------|
| Property Inspection Fee | \$195.00 |
|-------------------------|----------|

|                            |         |
|----------------------------|---------|
| Property Preservation Fees | \$75.00 |
|----------------------------|---------|

|                      |        |
|----------------------|--------|
| Certificated Mailing | \$2.00 |
|----------------------|--------|

|                            |        |
|----------------------------|--------|
| Property Valuation Expense | \$0.00 |
|----------------------------|--------|

|                      |          |
|----------------------|----------|
| Title Search Expense | \$265.00 |
|----------------------|----------|

|                            |        |
|----------------------------|--------|
| Unapplied Balance (Credit) | \$0.00 |
|----------------------------|--------|

|                        |                    |
|------------------------|--------------------|
| <b>Total Arrearage</b> | <b>\$23,178.44</b> |
|------------------------|--------------------|

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This listing is current as of **08/01/2019**.

## Agencies located in MAINE

**Agency Name:** MAINE STATE HOUSING AUTHORITY

**Phone:** 207-626-4670

**Toll Free:** 800-452-4668

**Fax:** 207-626-4678

**Email:** mdrost@mainehousing.org

**Address:** 353 Water Street

AUGUSTA, Maine 04330-4665

**Counseling Services:**

- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

**Languages:**

- English

**Affiliation:**

**Website:** [www.mainehousing.org](http://www.mainehousing.org)

**Agency ID:** 81227

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**Agency Name:** MAINE STATE HOUSING AUTHORITY

**Phone:** 207-626-4670

**Toll Free:**

**Fax:**

**Email:** dkjohnson@mainehousing.org

**Address:** 353 Water St

Augusta, Maine 04330-6113

**Counseling Services:**

- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

**Languages:**

- English

**Affiliation:** MAINE STATE HOUSING AUTHORITY

**Website:** <http://www.mainehousing.org>

**Agency ID:** 84456

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**Agency Name:** PENQUIS COMMUNITY ACTION PROGRAM

**Phone:** 207-974-2403

**Toll Free:** 888-424-0151

**Fax:** 207-973-3699

**Email:** hmassow@penquis.org

**Address:** 262 Harlow Street

BANGOR, Maine 04401-4952

**Counseling Services:**

- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

**Languages:**

- English

**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

**Website:** <http://www.penquis.org>

**Agency ID:** 81649

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**Agency Name:** MIDCOAST MAINE COMMUNITY ACTION

**Phone:** 207-442-7963-0114

**Toll Free:** 800-221-2221

**Fax:** 207-442-0122

**Email:** [theresa.dow@mmcacorp.org](mailto:theresa.dow@mmcacorp.org)

**Address:** 34 Wing Farm Pkwy

Bath, Maine 04530-1515

**Counseling Services:**

- Financial Management/Budget Counseling
- Rental Housing Counseling
- Services for Homeless Counseling

**Languages:**

- English
- Spanish

**Affiliation:**

**Website:** <http://midcoastmainecommunityaction.org>

**Agency ID:** 80502

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**Agency Name:** COASTAL ENTERPRISES, INCORPORATED

**Phone:** 207-504-5900

**Toll Free:** 877-340-2649

**Fax:**

**Email:** [jason.thomas@ceimaine.org](mailto:jason.thomas@ceimaine.org)

**Address:** 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

**Counseling Services:**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops

- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling

**Languages:** - English  
- Spanish

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

**Website:** <http://www.ceimaine.org>

**Agency ID:** 80985

**Agency Name:** FOUR DIRECTIONS DEVELOPMENT CORPORATION

**Phone:** 207-866-6545

**Toll Free:**

**Fax:** 207-866-6553

**Email:** [accounting@fourdirectionsmaine.org](mailto:accounting@fourdirectionsmaine.org)

**Address:** 20 Godfrey Drive  
ORONO, Maine 04473-3610

- Counseling Services:**
- Financial Management/Budget Counseling
  - Financial, Budgeting, and Credit Workshops
  - Home Improvement and Rehabilitation Counseling
  - Non-Delinquency Post Purchase Workshops
  - Pre-purchase Counseling
  - Pre-purchase Homebuyer Education Workshops

**Languages:** - English

**Affiliation:** MAINE STATE HOUSING AUTHORITY

**Website:** [www.fourdirectionsmaine.org](http://www.fourdirectionsmaine.org)

**Agency ID:** 83879

**Agency Name:** AVESTA HOUSING DEVELOPMENT CORPORATION

**Phone:** 207-553-7780-3347

**Toll Free:** 800-339-6516

**Fax:** 207-553-7778

**Email:** [ndigeronimo@avestahousing.org](mailto:ndigeronimo@avestahousing.org)

**Address:** 307 Cumberland Avenue  
PORTLAND, Maine 04101-4920

- Counseling Services:**
- Financial Management/Budget Counseling
  - Home Improvement and Rehabilitation Counseling
  - Mortgage Delinquency and Default Resolution Counseling
  - Non-Delinquency Post Purchase Workshops
  - Pre-purchase Counseling
  - Pre-purchase Homebuyer Education Workshops
  - Rental Housing Counseling
  - Rental Housing Workshops

**Languages:** - English

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

**Website:** [www.avestahousing.org](http://www.avestahousing.org)

**Agency ID:** 81144

**Agency Name:** MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND

**Phone:** 866-232-9080

**Toll Free:** 866-232-9080

**Fax:** 866-921-5129

**Email:** [counselinginfo@moneymanagement.org](mailto:counselinginfo@moneymanagement.org)

**Address:** 477 Congress St 5Th Floor  
Portland, Maine 04101

- Counseling Services:**
- Financial Management/Budget Counseling
  - Mortgage Delinquency and Default Resolution Counseling
  - Non-Delinquency Post Purchase Workshops
  - Pre-purchase Counseling
  - Pre-purchase Homebuyer Education Workshops
  - Rental Housing Counseling

**Languages:** - English  
- Spanish

**Affiliation:** MONEY MANAGEMENT INTERNATIONAL INC.

**Website:** <http://www.moneymanagement.org>

**Agency ID:** 82632

**Agency Name:** PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY

**Phone:** 207-797-7890

**Toll Free:**

**Fax:**

**Email:** [crwaganje@prosperityme.org](mailto:crwaganje@prosperityme.org)

**Address:** 62 Elm St Ste 2  
Portland, Maine 04101-3092

- Counseling Services:**
- Fair Housing Pre-Purchase Education Workshops
  - Financial Management/Budget Counseling
  - Financial, Budgeting, and Credit Workshops
  - Pre-purchase Counseling
  - Pre-purchase Homebuyer Education Workshops
  - Rental Housing Counseling

**Languages:** - English  
- French  
- Other  
- Swahili  
**Affiliation:** MAINE STATE HOUSING AUTHORITY  
**Website:** <http://prosperityme.org/>  
**Agency ID:** 80649

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**Agency Name:** AROOSTOOK COUNTY ACTION PROGRAM, INC.  
**Phone:** 207-764-3721  
**Toll Free:**  
**Fax:**  
**Email:** N/A  
**Address:** 771 Main St

Presque Isle, Maine 04769-2201  
**Counseling Services:** - Mortgage Delinquency and Default Resolution Counseling  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English  
**Affiliation:** MAINE STATE HOUSING AUTHORITY  
**Website:** <http://www.acap-me.org>  
**Agency ID:** 83641

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**Agency Name:** YORK COUNTY COMMUNITY ACTION AGENCY  
**Phone:** 207-459-2903  
**Toll Free:**  
**Fax:** 207-490-5026  
**Email:** [Meaghan.Arzberger@yccac.org](mailto:Meaghan.Arzberger@yccac.org)  
**Address:** 6 Spruce Street

SANFORD, Maine 04073-2917

**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops  
- Financial Management/Budget Counseling  
- Home Improvement and Rehabilitation Counseling  
- Mortgage Delinquency and Default Resolution Counseling  
- Non-Delinquency Post Purchase Workshops  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops  
- Predatory Lending Education Workshops  
- Rental Housing Counseling  
- Services for Homeless Counseling

**Languages:** - English  
**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
**Website:** <http://www.yccac.org>  
**Agency ID:** 81150

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**Agency Name:** COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE  
**Phone:** 207-333-6419  
**Toll Free:**  
**Fax:** 207-795-4069  
**Email:** [homequest@community-concepts.org](mailto:homequest@community-concepts.org)  
**Address:** 17 Market Sq

South Paris, Maine 04281-1533

**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops  
- Financial Management/Budget Counseling  
- Mortgage Delinquency and Default Resolution Counseling  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English  
**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
**Website:** [www.community-concepts.org](http://www.community-concepts.org)  
**Agency ID:** 81580

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**Agency Name:** KENNEBEC VALLEY COMMUNITY ACTION PROGRAM  
**Phone:** 800-542-8227  
**Toll Free:**  
**Fax:**

**Email:** N/A

**Address:** 97 Water St  
Waterville, Maine 04901-6339

**Counseling Services:** - Financial Management/Budget Counseling  
- Mortgage Delinquency and Default Resolution Counseling  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English  
**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA  
**Website:** <http://www.kvcap.org>  
**Agency ID:** 81685

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